

Bur. of Consumer Financial Protection**§ 1090.101**

party against the United States or any State enforcing the provisions of the Dodd-Frank Act or any regulation prescribed thereunder.

**PART 1083—CIVIL PENALTY
ADJUSTMENTS**

AUTHORITY: 12 U.S.C. 2609(d); 12 U.S.C. 5113(d)(2); 12 U.S.C. 5565(c); 15 U.S.C. 1639e(k); 15 U.S.C. 1717a(a); 28 U.S.C. 2461 note.

§ 1083.1 Adjustment of civil penalty amounts.

(a) The maximum amount of each civil penalty within the jurisdiction of the Consumer Financial Protection Bureau to impose is adjusted in accordance with the Federal Civil Penalties Inflation Adjustment Act of 1990, as amended by the Debt Collection Improvement Act of 1996 and further amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015 (28 U.S.C. 2461 note), as follows:

TABLE 1 TO PARAGRAPH (a)

Law	Penalty description	Adjusted maximum civil penalty amount
12 U.S.C. 5565(c)(2)(A)	Tier 1 penalty	\$6,323
12 U.S.C. 5565(c)(2)(B)	Tier 2 penalty	31,616
12 U.S.C. 5565(c)(2)(C)	Tier 3 penalty	1,264,622
15 U.S.C. 1717a(a)(2)	Per violation	2,203
15 U.S.C. 1717a(a)(2)	Annual cap	2,202,123
12 U.S.C. 2609(d)(1)	Per failure	103
12 U.S.C. 2609(d)(1)	Annual cap	207,183
12 U.S.C. 2609(d)(2)(A)	Per failure, where intentional	207
12 U.S.C. 5113(d)(2)	Per violation	31,928
15 U.S.C. 1639e(k)(1)	First violation	12,647
15 U.S.C. 1639e(k)(2)	Subsequent violations	25,293

(b) The adjustments in paragraph (a) of this section shall apply to civil penalties assessed after January 15, 2022, whose associated violations occurred on or after November 2, 2015.

[87 FR 2316, Jan. 14, 2022]

1090.108 Automobile financing market.

AUTHORITY: 12 U.S.C. 5514(a)(1)(B); 12 U.S.C. 5514(a)(2); 12 U.S.C. 5514(b)(7)(A); and 12 U.S.C. 5512(b)(1).

SOURCE: 77 FR 42898, July 20, 2012, unless otherwise noted.

**PART 1090—DEFINING LARGER
PARTICIPANTS OF CERTAIN CON-
SUMER FINANCIAL PRODUCT
AND SERVICE MARKETS**

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Subpart A—General

§ 1090.100 Scope and purpose.

This part defines those nonbank covered persons that qualify as larger participants of certain markets for consumer financial products or services pursuant to 12 U.S.C. 5514(a)(1)(B) and (a)(2). A larger participant of a market covered by this part is subject to the supervisory authority of the Bureau under 12 U.S.C. 5514. This part also establishes rules to facilitate the Bureau's supervision of such larger participants pursuant to 12 U.S.C. 5514(b)(7).

§ 1090.101 Definitions.

For the purposes of this part, the following definitions apply: